

State of Washington
Office of the Insurance Commissioner
1999 Washington Market Share and Loss Ratio
Line of Business: Other Passenger Auto Liability

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$193,213	13.06%	\$194,374	\$124,387	63.99%
2	Farmers Ins Co Of WA	21644	WA	\$183,932	12.43%	\$184,285	\$115,827	62.85%
3	Allstate Ins Co	19232	IL	\$118,157	7.99%	\$117,537	\$55,292	47.04%
4	Pemco Mut Ins Co	24341	WA	\$80,387	5.43%	\$83,075	\$46,235	55.65%
5	Safeco Ins Co Of IL	39012	IL	\$68,303	4.62%	\$63,537	\$49,684	78.20%
6	Allstate Ind Co	19240	IL	\$64,078	4.33%	\$64,597	\$39,266	60.79%
7	United Services Auto Assoc	25941	TX	\$39,150	2.65%	\$38,720	\$29,300	75.67%
8	Mid-Century Ins Co	21687	CA	\$39,135	2.65%	\$40,860	\$33,103	81.02%
9	Pemco Ins Co	18805	WA	\$35,342	2.39%	\$35,355	\$22,269	62.99%
10	Mutual Of Enumclaw Ins Co	14761	WA	\$34,986	2.36%	\$34,738	\$22,946	66.05%
11	USAA Cas Ins Co	25968	TX	\$28,290	1.91%	\$27,829	\$19,333	69.47%
12	Hartford Underwriters Ins Co	30104	CT	\$26,698	1.80%	\$26,144	\$17,025	65.12%
13	General Ins Co Of Amer	24732	WA	\$22,307	1.51%	\$26,296	\$22,392	85.15%
14	First Natl Ins Co Of Amer	24724	WA	\$21,928	1.48%	\$22,073	\$19,156	86.78%
15	Nationwide Mut Ins Co	23787	OH	\$20,343	1.38%	\$20,659	\$8,559	41.43%
16	Dairvland Ins Co	21164	WI	\$20,306	1.37%	\$21,597	\$11,812	54.69%
17	Grande Ins Assn	22101	WA	\$20,057	1.36%	\$21,234	\$11,304	53.24%
18	Geico General Ins Co	35882	MD	\$19,794	1.34%	\$18,261	\$12,432	68.08%
19	Unigard Ins Co	25747	WA	\$18,691	1.26%	\$18,850	\$12,590	66.79%
20	Viking Ins Co Of WI	13137	CO	\$16,950	1.15%	\$17,035	\$8,891	52.19%
21	American States Preferred Ins Co	37214	IN	\$16,499	1.12%	\$17,688	\$13,293	75.15%
22	Government Employees Ins Co	22063	MD	\$16,276	1.10%	\$16,089	\$11,727	72.89%
23	State Farm Fire And Cas Co	25143	IL	\$15,270	1.03%	\$15,777	\$9,120	57.81%
24	Guaranty Natl Ins Co	11401	CO	\$14,125	0.95%	\$14,635	\$10,716	73.22%
25	Continental Ins Co	35289	NH	\$13,485	0.91%	\$13,611	\$7,828	57.51%
26	North Pacific Ins Co	23892	OR	\$12,847	0.87%	\$13,407	\$9,477	70.69%
27	Progressive Classic Ins Co	42994	WI	\$12,449	0.84%	\$11,017	\$6,750	61.27%
28	Countrv Mut Ins Co	20990	IL	\$11,564	0.78%	\$11,686	\$9,770	83.60%
29	Progressive Northern Ins Co	38628	WI	\$11,039	0.75%	\$10,776	\$7,020	65.15%
30	Liberty Mut Fire Ins Co	23035	MA	\$10,619	0.72%	\$10,379	\$6,004	57.85%
31	Nationwide Mut Fire Ins Co	23779	OH	\$10,547	0.71%	\$10,673	\$6,271	58.75%
32	Safeco Ins Co Of Amer	24740	WA	\$10,336	0.70%	\$11,429	\$8,237	72.08%
33	Progressive American Ins Co	24252	FL	\$9,613	0.65%	\$9,696	\$6,774	69.86%
34	Metropolitan Cas Ins Co	40169	RI	\$9,272	0.63%	\$8,996	\$6,302	70.05%
35	Progressive Specialtv Ins Co	32786	OH	\$7,677	0.52%	\$7,418	\$5,059	68.20%
36	Geico Cas Co	41491	MD	\$7,250	0.49%	\$6,544	\$3,742	57.18%
37	Financial Ind Co	19852	CA	\$7,148	0.48%	\$7,264	\$4,196	57.76%
38	Illinois Natl Ins Co	23817	IL	\$7,074	0.48%	\$7,146	\$5,243	73.37%
39	Integon Ind Corp	22772	NC	\$6,769	0.46%	\$6,269	\$3,745	59.74%
40	Geico Ind Co	22055	MD	\$6,209	0.42%	\$5,782	\$3,201	55.37%
All 210 Other Companies				\$191,333	12.93%	\$182,649	\$122,488	67.06%
Totals (Loss Ratio is average)				\$1,479,449	100.00%	\$1,475,986	\$948,765	64.28%

(1)Excluding all Loss Adjustment Expenses (LAE)